

May 9, 2008

PUBLIC NOTICE # 2008-19

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-8341	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-8296	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	NONE	-4.3
08-8023		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8163		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	GLASS	FORMS	NONE	
08-8272		AMERICAN ASSOCIATION OF INSURANCE SERVICES	COMMERCIAL	FIRE	FORMS	NONE	
08-8263	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8281	0218	AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-7663	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	7.5
08-7903	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	DATA COMPROMISE	0
08-8361	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	COMMERCIAL PHYSICAL DAMAGE	
08-8355	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	FORMS	COLLATERAL PROTECTION INSURANCE	
08-7683	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	FIRE	RATE	NONE	7.5
08-7904	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	DATA COMPROMISE	0
08-8342	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SERVICE INDUSTRY	
08-8262	0181	ATRADIUS TRADE CREDIT INSURANCE, INC.	COMMERCIAL	CREDIT	RULE CHANGE	TRADE CREDIT MODULE POLICY	
08-5524	0968	AXA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	NONE	
08-8103	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	FORMS	NONE	0
08-8305	0802	CALIFORNIA CAPITAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0

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08-8299	0000	CALIFORNIA MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MERCANTILE AND OFFICE BUILDING LRO	0
08-8363	0098	CAROLINA CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - NON-PROFIT ORGANIZATION	
08-8264	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8282	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8265	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8283	0218	CONTINENTAL INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-7823	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	MAINSTREET & MAINSTREET-N.O.C.	
08-8104	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MAINSTREET	0
08-4584	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8306	0802	EAGLE WEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
08-7763	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	0.77
08-8303	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	AUTO RENTAL	-0.9
08-8297	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	@VANTAGE	
08-7623	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-8301	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
08-8261	0008	ENCOMPASS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	VAR.5 & 11	6.7
08-8123	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
08-8315	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	NONE	0

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08-8321	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	NONE	0
08-8317	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	NONE	0
08-8322	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	BOTH RATE AND FORM	NONE	0
08-6738	0670	FIDELITY NATIONAL INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED	-9.67
08-7503	0111	FIRST LIBERTY INSURANCE CORPORATION (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-7703	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	7.5
08-7923	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	DATA COMPROMISE	0
08-7723	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	7.5
08-7924	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	DATA COMPROMISE	0
08-8347	0031	GENERAL STAR NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-ENTERTAINMENT	
08-7444	0012	GRANITE STATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PRIME AUTO	0
08-7405	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	FORMS	NONE	
08-8266	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-8277	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-8309	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
08-7406	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	FORMS	NONE	
08-8271	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-8278	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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08-8310	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
08-7407	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MISCELLANEOUS	FORMS	NONE	
08-8273	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-8279	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-8311	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
08-7408	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MISCELLANEOUS	FORMS	NONE	
08-8275	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	FORMS	BOP	
08-8280	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-8312	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
08-8339	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	AARP	0
08-8343	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-8331	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PUBLIC COMPANY D & O	0
08-8345	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	EPLUI	0
08-8353	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	SIDE A DIRECTORS & OFFICERS LIABILITY	0
08-8313	0000	JEWELERS MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESSOWNERS	
08-7523	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-7543	0111	LIBERTY MUTUAL FIRE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-7563	0111	LIBERTY MUTUAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
08-7643	0000	LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	INLAND MARINE	FORMS	NONE	
08-7583	0111	LM INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	COMMERCIAL INLAND MARINE GUIDE	
08-8003	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-8295	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-8359	0785	MARKEL AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-8005	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
08-8337	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
08-8357	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
08-8043	1113	MEDMARC CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	MEDICAL TECHNOLOGY-LIFE SCIENCES	0
08-7443	0660	MERCURY CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
08-8307	0802	MONTEREY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	0
08-8267	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8284	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8063	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	2008 MOTORCYCLE	0
08-8083	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	2008 MOTORCYCLE	
08-7603	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	FORMS	SCHOOL LEADERS RISK PROTECTION	
08-8143	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	INLAND MARINE GUIDE	0
08-8183		NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	RULE CHANGE	IM PAK	0

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08-8298	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	@VANTAGE	
08-8270	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROF. LIAB. DAY SPA	0
08-7743	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	RATE	NONE	7.5
08-7925	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	FIRE	BOTH RATE AND FORM	DATA COMPROMISE	0
08-8323	0140	SCOTTSDALE INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA /EXCESS LIABILITY	
08-8291	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	CHEMPPLAN	
08-7423	0093	STATE NATIONAL INSURANCE COMPANY, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	SERVICE & NON-FRANCHISED DEALER	-10.75
08-8365	1331	STONINGTON INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
08-8302	3703	TOWER INSURANCE COMPANY OF NEW YORK	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMM'L PACKAGE POLICY	0
08-8268	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8285	0218	TRANSPORTATION INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8325	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	RULE CHANGE	IM PAK	0
08-8327	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	RULE CHANGE	IM PAK	0
08-7403	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-7943	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
08-8287	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-8329	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
08-7404	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	

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08-7945	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
08-8289	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	
08-8330	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	
08-8294	0920	UNITED NATIONAL CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8293	0920	UNITED NATIONAL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-7963	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	UNIVOCER V	
08-8269	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
08-8286	0218	VALLEY FORGE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-7383	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
08-8203	0212	ZURICH AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	TRAVEL AGENTS& TOUR OPERATORS	0
118 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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Public Notice Filing Errata Report

May 9, 2008

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Add	08-7944	3/28/2008	Colonial American Casualty and Surety Company	Commercial Fire	Rule Change		
Incorrect	08-2158	2/29/2008	Nipponkoa Insurance Company, Limited	Commercial Other Liability	Forms		
Correct	08-2158	2/29/2008	Nipponkoa Insurance Company, Limited	Commercial Other Liability	Rule Change		
Incorrect	08-5833	4/18/2008	Pacific Property and Casualty Company	Commercial Auto Physical Damage	Rule Change		0.00%
Correct	08-5833	4/18/2008	Pacific Property and Casualty Company	Commercial Auto Liability and Physical Damage	Rule Change		0.00%
Incorrect	08-2185	2/29/2008	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Forms		
Correct	08-2185	2/29/2008	Travelers Indemnity Company of Connecticut (The)	Commercial Other Liability	Rule Change		
Incorrect	08-2186	2/29/2008	Travelers Property Casualty Company of America	Commercial Other Liability	Forms		
Correct	08-2186	2/29/2008	Travelers Property Casualty Company of America	Commercial Other Liability	Rule Change		

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